

## **Carlos Alberto Zepeda**

*Independent Tahitian Noni International Distributor*

Federal Trade Commission  
Office of the Secretary  
Room H-125 (Annex W)  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
RE: Business Opportunity Rule, **CFR Citation:** 16 CFR Part 437

Dear Sir or Madam:

I write this letter to express my deep objection and concern to the above referenced rule concerning direct selling now under consideration. As a direct seller, I feel uniquely qualified to comment on how such a rule change would render severe adverse effects on my industry. Working in the direct selling industry has allowed me to provide for a comfortable living for my wife and son, while still allowing me a fruitful family life. It has also helped friends and relatives who sometimes feel fed up with conventional careers or those who have encountered unexpected financial problems and have been able to turn their lives around. Personally, my involvement with Tahitian Noni International has allowed me to reconstruct my life after a personal bankruptcy and achieve a quality of life I would have never achieved working in my previous career. Direct selling allows for persons with motivation and social skills, and a certain business savvy to generate income quickly without large investments of capital required of traditional business. I believe this is especially important for immigrant communities such as my own, where access to any type of financing for a traditional business would be a near impossibility.

I am concerned that this proposed rule change will adversely affect the livelihood of my own family and of thousands of others similarly situated. Although the goal of reducing fraud and increasing transparency for new customers and distributors is admirable, I fear that such complex and logically burdensome rule requirements would make it increasingly difficult for the vast majority of common and ordinary citizens of this nation to become involved in the direct selling business.

For example, requiring the listing of the ten closest distributors in any local area at any given time would not only be time consuming but likely impossible for a new distributor who, as in the majority of cases is only working part time, and is likely already pressed for time in their traditional employment. Additionally, the requirement of a complex disclosure process for sellers when meeting new clients is more a task for sophisticated business partners with the assistance of legal teams akin to that of a small and independent entrepreneur. Other issues such as requiring a seven day waiting period for the registration of new distributors seem repressive, as they are not required of any other businesses or sellers in common practice. Rules like these, if required of every fledgling small business owner in the United States would result in commerce grinding to a halt.

I again respectfully voice my objection to the “Business Opportunity Rule”, 16 CFR Part 437, and urge your agency to consider the harm such a rule change would have for tens of thousands of ordinary citizens around the country.

Sincerely,

Carlos A. Zepeda